

**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency

Oregon State Office

**Direct Loan Making  
3-FLP**

**Amendment 1**

**Approved by:** State Executive Director

*Larry E. Frey*

**Amendment Transmittal**

**A  
Reason for  
Issuance**

This amendment has been issued to provide State policies, procedures, and requirements for the FSA Direct Loan Making Program. This amendment only supplements and does not supersede National Regulations. More specifically, these amendments affect Part 9 of 3-FLP, Emergency Loan Program.

**B  
Obsolete  
Material**

Oregon Instruction 1945-D is no longer applicable and is obsolete.

**C  
Filing  
Instruction**

File the 3-FLP OR Amend. 1 (yellow sheets) as "slip pages" to the appropriate National paragraph and page. Add the Oregon Exhibits following the National Exhibits.

PAGE CONTROL CHART		
TC	TEXT	EXHIBITS
OR TC Page 1	OR Page: 9-1, 9-16, 9-25, 9-26.5, 9-28, 9-42, 9-47	OR Exhibits: 1, 2, 4, 5, 6, 7 (3 Reserved)





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### OR Exhibits

1	Unit Prices for Calculating Prod/Phys. Losses for 2003
2	Unit Prices for Calculating Prod/Phys. Losses for 2002
3	Reserved
4	Directions for Obtaining County/State Yields From OAIN
5	Quality Loss Worksheet
6	Signature Format for LLCs and Trusts
7	Narrative



**161 Program Overview**

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**A**

**Program Purpose**

This state instruction supplements but does not supersede FSA Instruction 3-FLP "Direct Loan Making", Part 9, Emergency Loan Program.

**163 Eligibility Requirements**

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**G  
Entity  
Applicants**

Limited Liability Companies (LLC's) must provide evidence that the organization is recognized and authorized to conduct business under Oregon State laws as found in Chapter 63 of the Oregon State Statutes. LLCs must provide the following documents as part of a complete application:

- Articles of Organization
- Operating Agreement

For trusts, consult the State Office for guidance on a case by case basis after obtaining the following documents:

- Certification of Trust
- Trust Agreement

Entities consisting of entity members are not considered eligible.

Members of LLCs and trusts including managers, trustors, trustees, and beneficiaries must execute the promissory notes and security instruments as entity members and as individuals. A sample signature format is contained in OR Exhibit 6.







**B**  
**Determining**  
**Normal**  
**Production Yield**

(b) If RMA-APH, NAP-APH and the producer's actual production history is not available, then Paragraph 165(B)(b) allows the use of FSA farm program payments as the next source of records to determine normal yield. A directive from National Office has indicated that this will be a producer's actual or proven FSA program yield, and not the established yields determined by FSA county committees.

Even though FSA Farm Programs have not proved yield since 1985, FSA disaster programs are based on actual production submitted by the producer, but in some cases producers certify their production. Certification may not be actual records. In these cases producers are paid by the disaster program based on their certification -- except if their certification would result in a greater loss payment than the maximum assigned loss determined by the county committee, then the maximum assigned loss is used to make the disaster payment.

Therefore, if the producer did not have an APH yield for the disaster year and cannot verify or prove their production for the last three years, but has been paid on FSA disaster programs, then the production yield used to base the FSA disaster programs payment will be used in calculating the normal yield. In no cases will the "established yield" be used.

(c) The majority of County and State production yields can be obtained from the Oregon Agricultural Information Network database which can be accessed through directions contained in OR Exhibit 4.



**165 Calculating Losses**

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**C  
Calculating  
Production  
Losses**

Unit prices to be used in calculating production losses, for any declared disaster that occurred during the current calendar year are contained in OR Exhibit 1. Unit prices for disasters occurring in the previous calendar year are contained in OR Exhibit 2.

**165 Calculating Losses**

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**D**  
**Examples of**  
**Production Loss**  
**Calculations**

Quality losses will be calculated with the use of OR Exhibit 5.



**171 Appraisal and Valuation Requirements**

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**A  
Establishing  
Values for Real  
Estate**

There will be no waiver of the real estate appraisal requirements due to the limited number of expected applications.







**175 Loan Approval**

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**A**

**Loan Narrative**

The loan approval official will document eligibility, loss calculations, loan amount, loan purposes, terms, credit needs, feasibility, security requirements and other loan conditions in detail on OR Exhibit 7. This exhibit will be filed in position 3 of the applicant's loan docket and submitted with Form FSA 1940-1 to the State Office when requesting a loan obligation.

**Unit Prices for Calculating Production/Physical Losses**

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Unit prices for agricultural commodities to be used in determining production and/or physical losses for disasters occurring on or after **January 1, 2003 through December 31, 2003**. For commodities not listed below contact the State Office for guidance.

**PRODUCTION LOSSES TO CROPS**

<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2003</b>
OSU	FIELD CROPS	CANOLA OIL	\$/Lbs	8.00
OSU	FIELD CROPS	DILL FOR OIL	\$/Lbs	9.00
OSU	FIELD CROPS	DRY FIELD BEANS	\$/Cwt	22
OSU	FIELD CROPS	DRY FIELD PEAS	\$/Cwt	11.46
OSU	FIELD CROPS	HOPS	\$/Lbs	2.19
OSU	FIELD CROPS	PEPPERMINT FOR OIL	\$/Lbs	12.19
NASS	FIELD CROPS	POTATOES	\$/Cwt	6.51
OSU	FIELD CROPS	SPEARMINT FOR OIL	\$/Lbs	10.25
OSU	FIELD CROPS	SUGARBEET FOR SEED	\$/Lbs	0.56
OSU	FIELD CROPS	SUGARBEETS FOR SUGAR	\$/Ton	40.92
OSU	FRUITS & NUTS	APPLES	\$/42# Box	5.99
OSU	FRUITS & NUTS	APRICOTS	\$/Ton	1050
OSU	FRUITS & NUTS	ASIAN PEARS	\$/Ton	1167
OSU	FRUITS & NUTS	BARTLETT PEARS	\$/Ton	430
OSU	FRUITS & NUTS	BLACK RASPBERRIES	\$/Lbs	0.52
OSU	FRUITS & NUTS	BLUEBERRIES	\$/Lbs	0.69
OSU	FRUITS & NUTS	BOYSENBERRIES	\$/Lbs	0.65
OSU	FRUITS & NUTS	CRANBERRIES	\$/Lbs	0.22
OSU	FRUITS & NUTS	EVERGREEN BLACKBERRIES	\$/Lbs	0.34
OSU	FRUITS & NUTS	GOOSEBERRIES	\$/Lbs	0.65
OSU	FRUITS & NUTS	GRAPES	\$/Ton	1,267
OSU	FRUITS & NUTS	HAZELNUTS	\$/Lbs	0.32
OSU	FRUITS & NUTS	LOGANBERRIES	\$/Lbs	0.95
OSU	FRUITS & NUTS	MARION & OTHER	\$/Lbs	0.51
OSU	FRUITS & NUTS	PEACHES	\$/48# Box	17.53
OSU	FRUITS & NUTS	PRUNES AND PLUMS	\$/Ton	205
OSU	FRUITS & NUTS	RED RASPBERRIES	\$/Lbs	0.59
OSU	FRUITS & NUTS	STRAWBERRIES	\$/Lbs	0.47
OSU	FRUITS & NUTS	SWEET CHERRIES	\$/Ton	771
OSU	FRUITS & NUTS	TART CHERRIES	\$/Ton	511
OSU	FRUITS & NUTS	WALNUTS	\$/Lbs	0.77
OSU	FRUITS & NUTS	WINTER PEARS	\$/Ton	300
NASS	GRAINS	BARLEY	\$/Bu	2.18
OSU	GRAINS	CORN FOR GRAIN	\$/Bu	2.23

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**Unit Prices for Calculating Production/Physical Losses**

<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2003</b>
NASS	GRAINS	OATS	\$/Bu	2.29
OSU	GRAINS	OTHER GRAIN	\$/Bu	5.16
OSU	GRAINS	RYE	\$/Bu	2.46
NASS	GRAINS	WHEAT	\$/Bu	3.54
OSU	GRASS SEED	ALFALFA SEED	\$/Lbs	1.23
OSU	GRASS SEED	ANNUAL RYEGRASS	\$/Lbs	0.19
OSU	GRASS SEED	ARROWLEAF CLOVER	\$/Lbs	0.57
OSU	GRASS SEED	AUSTRIAN PEAS	\$/Lbs	0.17
OSU	GRASS SEED	BENTGRASS, COLONIAL	\$/Lbs	1.10
OSU	GRASS SEED	BENTGRASS, CREEPING	\$/Lbs	2.96
OSU	GRASS SEED	CHEWING FESCUE	\$/Lbs	0.45
OSU	GRASS SEED	COMMON VETCH	\$/Lbs	0.18
OSU	GRASS SEED	CRIMSON CLOVER	\$/Lbs	0.42
OSU	GRASS SEED	HAIRY VETCH	\$/Lbs	0.32
OSU	GRASS SEED	HARD FESCUE	\$/Lbs	0.74
OSU	GRASS SEED	KENTUCKY BLUEGRASS	\$/Lbs	1.13
OSU	GRASS SEED	ORCHARDGRASS	\$/Lbs	0.67
OSU	GRASS SEED	PERENNIAL RYEGRASS	\$/Lbs	0.42
OSU	GRASS SEED	RADISH SEED	\$/Lbs	0.67
OSU	GRASS SEED	RED CLOVER	\$/Lbs	0.59
OSU	GRASS SEED	RED FESCUE	\$/Lbs	0.45
OSU	GRASS SEED	TALL FESCUE	\$/Lbs	0.50
NASS	HAY & FORAGE	ALFALFA HAY	\$/Ton	110
OSU	HAY & FORAGE	GRASS AND GRAIN HAY	\$/Ton	42
OSU	HAY & FORAGE	HAY SILAGE	\$/Ton	20
OSU	HAY & FORAGE	OTHER HAY	\$/Ton	83
OSU	HAY & FORAGE	SILAGE, CORN	\$/Ton	25
OSU	SPECIALITY	CHRISTMAS TREES	\$/Tree	15.23
OSU	SPECIALITY	FARM FOREST PRODUCTS	\$/Th Bf	450
OSU	VEGETABLES	ASPARAGUS	\$/Lbs	0.51
OSU	VEGETABLES	BEETS, FRESH	\$/Cwt	18.00
OSU	VEGETABLES	BEETS, PROCESSED	\$/Ton	66
OSU	VEGETABLES	BROCCOLI, FRESH	\$/Cwt	34
OSU	VEGETABLES	BROCCOLI, PROCESSED	\$/Ton	393
OSU	VEGETABLES	CABBAGE	\$/Ton	96
OSU	VEGETABLES	CANTS AND MUSKMELONS	\$/Cwt	20
OSU	VEGETABLES	CARROTS, FRESH	\$/Cwt	13
OSU	VEGETABLES	CARROTS, PROCESSED	\$/Ton	74
OSU	VEGETABLES	CAULIFLOWER, FRESH	\$/Cwt	29

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**Unit Prices for Calculating Production/Physical Losses**

<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2003</b>
OSU	VEGETABLES	CAULIFLOWER, PROCESSED	\$/Ton	296
OSU	VEGETABLES	CUCUMBERS, FRESH	\$/Cwt	22
OSU	VEGETABLES	CUCUMBERS, PROCESSED	\$/Ton	166
OSU	VEGETABLES	DRY STORAGE ONIONS	\$/Cwt	7.50
OSU	VEGETABLES	GARLIC	\$/Ton	798
OSU	VEGETABLES	GREEN PEAS	\$/Ton	202
OSU	VEGETABLES	LETTUCE	\$/Cwt	23
OSU	VEGETABLES	LIMA BEANS	\$/Cwt	20
OSU	VEGETABLES	RHUBARB	\$/Cwt	18
OSU	VEGETABLES	RUTABAGAS	\$/Ton	245
OSU	VEGETABLES	SNAP BEANS, FRESH	\$/Cwt	42
OSU	VEGETABLES	SNAP BEANS, PROCESSED	\$/Ton	192
OSU	VEGETABLES	SPINACH	\$/Cwt	11
OSU	VEGETABLES	SQUASH AND PUMPKINS	\$/Ton	143
OSU	VEGETABLES	SWEET CORN, FRESH	\$/Cwt	11.21
OSU	VEGETABLES	SWEET CORN, PROCESSED	\$/Ton	79
OSU	VEGETABLES	TOMATOES	\$/Lbs	0.52
OSU	VEGETABLES	WATERMELONS	\$/Cwt	12.75

**PHYSICAL LOSSES TO LIVESTOCK PRODUCTS**

<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2003</b>
NASS	LIVESTOCK	BEEF CATTLE	\$/Cwt	64
OSU	LIVESTOCK	BROILERS	\$/Head	2.03
NASS	LIVESTOCK	CALVES	\$/Cwt	85
NASS	LIVESTOCK	COWS	\$/Cwt	37
OSU	LIVESTOCK	DAIRY PRODUCTS - MILK	\$/Cwt	13.80
OSU	LIVESTOCK	FARM CHICKENS	\$/Head	1.16
NASS	LIVESTOCK	GRAZING FEE	\$/AU	12.10
OSU	LIVESTOCK	HOGS AND PIGS	\$/Lbs	0.53
NASS	LIVESTOCK	LAMBS	\$/Cwt	64
OSU	LIVESTOCK	MINK	\$/Pelts	32
OSU	LIVESTOCK	RABBITS	\$/Head	4.41
NASS	LIVESTOCK	SHEEP	\$/Cwt	26
NASS	LIVESTOCK	STEERS AND HEIFERS	\$/Cwt	75
OSU	LIVESTOCK	WOOL	\$/Lbs	0.16



**Unit Prices for Calculating Production/Physical Losses**

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Unit prices for agricultural commodities to be used in determining production and/or physical losses for disasters occurring on or after **January 1, 2002 through December 31, 2002**. For commodities not listed below contact the State Office for guidance.

**PRODUCTION LOSSES TO CROPS**

<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2002</b>
OSU	FIELD CROPS	CANOLA OIL	\$/Lbs	9.00
OSU	FIELD CROPS	DILL FOR OIL	\$/Lbs	8.50
OSU	FIELD CROPS	DRY FIELD BEANS	\$/Cwt	22
OSU	FIELD CROPS	DRY FIELD PEAS	\$/Cwt	12.00
OSU	FIELD CROPS	HOPS	\$/Lbs	2.15
OSU	FIELD CROPS	PEPPERMINT FOR OIL	\$/Lbs	12.50
NASS	FIELD CROPS	POTATOES	\$/Cwt	4.50
OSU	FIELD CROPS	SPEARMINT FOR OIL	\$/Lbs	10.00
OSU	FIELD CROPS	SUGARBEET FOR SEED	\$/Lbs	0.60
OSU	FIELD CROPS	SUGARBEETS FOR SUGAR	\$/Ton	36.50
OSU	FRUITS & NUTS	APPLES	\$/42# Box	4.96
OSU	FRUITS & NUTS	APRICOTS	\$/Ton	787
OSU	FRUITS & NUTS	ASIAN PEARS	\$/Ton	1,130
OSU	FRUITS & NUTS	BARTLETT PEARS	\$/Ton	396
OSU	FRUITS & NUTS	BLACK RASPBERRIES	\$/Lbs	1.32
OSU	FRUITS & NUTS	BLUEBERRIES	\$/Lbs	0.79
OSU	FRUITS & NUTS	BOYSENBERRIES	\$/Lbs	0.52
OSU	FRUITS & NUTS	CRANBERRIES	\$/Lbs	0.12
OSU	FRUITS & NUTS	EVERGREEN BLACKBERRIES	\$/Lbs	0.40
OSU	FRUITS & NUTS	GOOSEBERRIES	\$/Lbs	0.62
OSU	FRUITS & NUTS	GRAPES	\$/Ton	1,272
OSU	FRUITS & NUTS	HAZELNUTS	\$/Lbs	0.45
OSU	FRUITS & NUTS	LOGANBERRIES	\$/Lbs	0.98
OSU	FRUITS & NUTS	MARION & OTHER	\$/Lbs	0.58
OSU	FRUITS & NUTS	PEACHES	\$/48# Box	20.00
OSU	FRUITS & NUTS	PRUNES AND PLUMS	\$/Ton	164
OSU	FRUITS & NUTS	RED RASPBERRIES	\$/Lbs	0.66
OSU	FRUITS & NUTS	STRAWBERRIES	\$/Lbs	0.54
OSU	FRUITS & NUTS	SWEET CHERRIES	\$/Ton	871
OSU	FRUITS & NUTS	TART CHERRIES	\$/Ton	482
OSU	FRUITS & NUTS	WALNUTS	\$/Lbs	0.80
OSU	FRUITS & NUTS	WINTER PEARS	\$/Ton	389
NASS	GRAINS	BARLEY	\$/Bu	1.91
OSU	GRAINS	CORN FOR GRAIN	\$/Bu	2.27

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**Unit Prices for Calculating Production/Physical Losses**

<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2002</b>
NASS	GRAINS	OATS	\$/Bu	1.35
OSU	GRAINS	OTHER GRAIN	\$/Bu	5.44
OSU	GRAINS	RYE	\$/Bu	3.19
NASS	GRAINS	WHEAT	\$/Bu	2.62
OSU	GRASS SEED	ALFALFA SEED	\$/Lbs	1.21
OSU	GRASS SEED	ANNUAL RYEGRASS	\$/Lbs	0.14
OSU	GRASS SEED	ARROWLEAF CLOVER	\$/Lbs	0.51
OSU	GRASS SEED	AUSTRIAN PEAS	\$/Lbs	0.18
OSU	GRASS SEED	BENTGRASS, COLONIAL	\$/Lbs	1.10
OSU	GRASS SEED	BENTGRASS, CREEPING	\$/Lbs	2.96
OSU	GRASS SEED	CHEWING FESCUE	\$/Lbs	0.72
OSU	GRASS SEED	COMMON VETCH	\$/Lbs	0.22
OSU	GRASS SEED	CRIMSON CLOVER	\$/Lbs	0.36
OSU	GRASS SEED	HAIRY VETCH	\$/Lbs	0.38
OSU	GRASS SEED	HARD FESCUE	\$/Lbs	0.74
OSU	GRASS SEED	KENTUCKY BLUEGRASS	\$/Lbs	0.81
OSU	GRASS SEED	ORCHARDGRASS	\$/Lbs	0.64
OSU	GRASS SEED	PERENNIAL RYEGRASS	\$/Lbs	0.42
OSU	GRASS SEED	RADISH SEED	\$/Lbs	0.57
OSU	GRASS SEED	RED CLOVER	\$/Lbs	0.64
OSU	GRASS SEED	RED FESCUE	\$/Lbs	0.76
OSU	GRASS SEED	TALL FESCUE	\$/Lbs	0.56
NASS	HAY & FORAGE	ALFALFA HAY	\$/Ton	98
OSU	HAY & FORAGE	GRASS AND GRAIN HAY	\$/Ton	41
OSU	HAY & FORAGE	HAY SILAGE	\$/Ton	19
OSU	HAY & FORAGE	OTHER HAY	\$/Ton	85
OSU	HAY & FORAGE	SILAGE, CORN	\$/Ton	25
OSU	SPECIALITY	CHRISTMAS TREES	\$/Tree	13.10
OSU	SPECIALITY	FARM FOREST PRODUCTS	\$/Th Bf	476
OSU	VEGETABLES	ASPARAGUS	\$/Lbs	0.58
OSU	VEGETABLES	BEETS, FRESH	\$/Cwt	18.50
OSU	VEGETABLES	BEETS, PROCESSED	\$/Ton	65
OSU	VEGETABLES	BROCCOLI, FRESH	\$/Cwt	36
OSU	VEGETABLES	BROCCOLI, PROCESSED	\$/Ton	397
OSU	VEGETABLES	CABBAGE	\$/Ton	99
OSU	VEGETABLES	CANTS AND MUSKMELONS	\$/Cwt	20
OSU	VEGETABLES	CARROTS, FRESH	\$/Cwt	15
OSU	VEGETABLES	CARROTS, PROCESSED	\$/Ton	60
OSU	VEGETABLES	CAULIFLOWER, FRESH	\$/Cwt	27

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**Unit Prices for Calculating Production/Physical Losses**

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<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2002</b>
OSU	VEGETABLES	CAULIFLOWER, PROCESSED	\$/Ton	346
OSU	VEGETABLES	CUCUMBERS, FRESH	\$/Cwt	22
OSU	VEGETABLES	CUCUMBERS, PROCESSED	\$/Ton	177
OSU	VEGETABLES	DRY STORAGE ONIONS	\$/Cwt	5.99
OSU	VEGETABLES	GARLIC	\$/Ton	798
OSU	VEGETABLES	GREEN PEAS	\$/Ton	200
OSU	VEGETABLES	LETTUCE	\$/Cwt	23
OSU	VEGETABLES	LIMA BEANS	\$/Cwt	18
OSU	VEGETABLES	RHUBARB	\$/Cwt	18
OSU	VEGETABLES	RUTABAGAS	\$/Ton	238
OSU	VEGETABLES	SNAP BEANS, FRESH	\$/Cwt	40
OSU	VEGETABLES	SNAP BEANS, PROCESSED	\$/Ton	194
OSU	VEGETABLES	SPINACH	\$/Cwt	15
OSU	VEGETABLES	SQUASH AND PUMPKINS	\$/Ton	112
OSU	VEGETABLES	SWEET CORN, FRESH	\$/Cwt	11.45
OSU	VEGETABLES	SWEET CORN, PROCESSED	\$/Ton	79
OSU	VEGETABLES	TOMATOES	\$/Lbs	0.41
OSU	VEGETABLES	WATERMELONS	\$/Cwt	14.00

**PHYSICAL LOSSES TO LIVESTOCK PRODUCTS**

<b>SOURCE</b>	<b>TYPE</b>	<b>COMMODITY</b>	<b>UNIT</b>	<b>2002</b>
NASS	LIVESTOCK	BEEF CATTLE	\$/Cwt	70.60
OSU	LIVESTOCK	BROILERS	\$/Head	1.98
NASS	LIVESTOCK	CALVES	\$/Cwt	93
NASS	LIVESTOCK	COWS	\$/Cwt	38
OSU	LIVESTOCK	DAIRY PRODUCTS - MILK	\$/Cwt	12.06
OSU	LIVESTOCK	FARM CHICKENS	\$/Head	1.23
NASS	LIVESTOCK	GRAZING FEE	\$/AU	10.70
OSU	LIVESTOCK	HOGS AND PIGS	\$/Lbs	0.49
NASS	LIVESTOCK	LAMBS	\$/Cwt	79
OSU	LIVESTOCK	MINK	\$/Pelts	32
OSU	LIVESTOCK	RABBITS	\$/Head	4.29
NASS	LIVESTOCK	SHEEP	\$/Cwt	27
NASS	LIVESTOCK	STEERS AND HEIFERS	\$/Cwt	84
OSU	LIVESTOCK	WOOL	\$/Lbs	0.14



**Directions For Obtaining County/State Yields Form OAIN**

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Directions for obtaining commodity yields from the Oregon Agricultural Information Network (OAIN) database are listed in the table below. For commodities not listed contact the State Office for guidance.

Step	Action
1	Go to your internet browser address and type in the URL “ <a href="http://ludwig.arec.orst.edu/oain/SignIn.asp">http://ludwig.arec.orst.edu/oain/SignIn.asp</a> ” This will take you to the Oregon Agricultural Information Network Database Login site.
2	Click the “Next >” button, as no password is necessary. This will take you to the “Select Desired Report” screen.
3	Select “User Defined report/Query”.
4	Click the “Next >” button. This will take you to the Main Selection Criteria screen.
5	Click the “Next >” button. This will take you to the “Select One or More Commodities” screen. Select the specific commodity from the dropdown list. Multiple commodities can be selected by using the control key on your keyboard and selecting the various commodities with your mouse. Example: wheat, oats, and corn for grain.
6	Click the “Next >” button. This will take you to the “Select One or More Years” screen.
7	Select the appropriate years. Multiple years can be selected by using the control key and the clicking on the various years. Example: 2001, 2000, and 1999.
8	Click the “Next >” button. This will take you to the “Select One or More Counties” screen. Select the appropriate County in the dropdown list. Example: Baker
9	Click the “Next >” button. Select “Yield” in the “Select One or More Field Box.” Commodity ID should be selected in the “Sort by” box. Select “Yes” in the “Display records with all zeros” box.
10	Click the “Finish >” button. The report will be automatically be displayed on the computer screen. Print out the report, initial, and retain in the case file as supporting documentation for the EM loan request. If the date and website are not automatically printed with the report, the FSA employee who obtained it must write this information on the report manually.



Calculating Losses

QUALITY LOSS WORKSHEET

(1) CROP AFFECTED: \_\_\_\_\_  
 (2) UNITS: \_\_\_\_\_  
 (3) DISASTER YEAR YIELD: \_\_\_\_\_  
 (4) AVE MARKET PRICE PER UNIT: \_\_\_\_\_  
 (5) TOTAL UNITS SOLD AT NORMAL QUALITY \_\_\_\_\_

The price received if the  
crop had been normal  
quality.

(6) DISASTER YEAR CROP SOLD AT REDUCED QUALITY					
UNITS SOLD:	_____	X PRICE RECEIVED	_____	EQUALS	\$ -
UNITS SOLD:	_____	X PRICE RECEIVED	_____	EQUALS	\$ -
UNITS SOLD:	_____	X PRICE RECEIVED	_____	EQUALS	\$ -
UNITS SOLD:	_____	X PRICE RECEIVED	_____	EQUALS	\$ -
TOTAL	-			TOTALS	\$ -

AVERAGE REDUCED PRICE PER UNIT \_\_\_\_\_  
 (TOTAL UNITS SOLD AT REDUCED YIELD DIVIDED BY TOTAL SALE AMOUNT)

TOTAL UNITS SOLD AT NORMAL QUALITY	-	MULTIPLY BY ESTABLISHED PRICE	\$ -	EQUALS	\$ - TOTAL VALUE NORMAL
TOTAL UNITS SOLD AT REDUCED QUALITY	-	MULTIPLY BY AVERAGE REDUCED PRICE		EQUALS	TOTAL VALUE REDUCED
TOTAL VALUE NORMAL	\$ -	PLUS TOTAL VALUE REDUCED		EQUALS	TOTAL VALUE
TOTAL VALUE		DIVIDED BY TOTAL UNITS	\$ -	EQUALS	AVE PRICE RECEIVED
AVERAGE PRICE RECEIVED		DIVIDED BY ESTABLISHED PRICE	\$ -	EQUALS	PERCENTAGE
DISASTER YEAR YIELD		X PERCENTAGE		EQUALS	ADJUSTED YIELD

ADJUSTED YIELD WILL BE USED ON FORM 1945-26 FOR THE DISASTER YEAR YIELD

**Calculating Losses**

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**INSTRUCTIONS FOR COMPLETION OF THE QUALITY LOSS WORKSHEET**

- (1) Enter the type of crop that sustained the quality loss. Example: wheat, barley, or oats.
- (2) Enter the unit of measurement for the crop. Example: bushels, pounds, or tons.
- (3) Enter the producer's actual disaster year yield on crop identified in Item 1. This will be obtained from Form FSA 1945-22.
- (4) Enter the "average market price" based on verified information provided by the applicant. Example may include grain elevator receipts documenting reduced grade, price received, and price that would have been expected if quality had been normal for the applicant. If adequate documentation is not available the "average market price" may be based on OR Exhibits 1 or 2.
- (5) Enter the total units sold at normal quality. If none, enter zero and proceed to item 6. Any unsold crop will be determined to be normal quality unless the crop has been measured and a quality determination made a qualified source.
- (6) Enter the actual units sold and the actual price(s) received by the producer for the disaster year crop that was sold at reduced quality. This information should be available from the sales receipts received from the commodity buyer. If the crop was not sold but fed to livestock, then use the established in accordance with OR Exhibit 1 or 2 as appropriate, or contact the State Office to determine the "price received."

Upon entering the above information the program will calculate all the totals and determine the "Adjusted Yield". This adjusted yield will be used as the disaster year yield on Form FSA 1945-26.

Calculating Losses

QUALITY LOSS WORKSHEET

(1) CROP AFFECTED:	Wheat				
(2) UNITS:	Bushels				
(3) DISASTER YEAR YIELD:		10			
(4) AVE MARKET PRICE PER UNIT:	\$	3.75			
(5) TOTAL UNITS SOLD AT NORMAL QUALITY			2,000.00		
(6) DISASTER YEAR CROP SOLD AT REDUCED QUALITY					
UNITS SOLD:	2,000.00	X PRICE RECEIVED	3.25	EQUALS	\$ 6,500.00
UNITS SOLD:	2,000.00	X PRICE RECEIVED	3.00	EQUALS	\$ 6,000.00
UNITS SOLD:	2,000.00	X PRICE RECEIVED	2.75	EQUALS	\$ 5,500.00
UNITS SOLD:		X PRICE RECEIVED		EQUALS	\$ -
TOTAL	6,000.00			TOTALS	\$ 18,000.00

The price received if the crop had been normal quality.

AVERAGE REDUCED PRICE PER UNIT \$ 3.00  
(TOTAL UNITS SOLD AT REDUCED YIELD DIVIDED BY TOTAL SALE AMOUNT)

TOTAL UNITS SOLD AT NORMAL QUALITY	2,000.00	MULTIPLY BY ESTABLISHED PRICE	\$ 3.75	EQUALS	\$ 7,500.00 TOTAL VALUE NORMAL
TOTAL UNITS SOLD AT REDUCED QUALITY	6,000.00	MULTIPLY BY AVERAGE REDUCED PRICE	\$ 3.00	EQUALS	\$ 18,000.00 TOTAL VALUE REDUCED
TOTAL VALUE NORMAL	\$ 7,500.00	PLUS TOTAL VALUE REDUCED	\$ 18,000.00	EQUALS	\$ 25,500.00 TOTAL VALUE
TOTAL VALUE	\$ 25,500.00	DIVIDED BY TOTAL UNITS	\$ 8,000.00	EQUALS	\$ 3.19 AVE PRICE RECEIVED
AVERAGE PRICE RECEIVED	\$ 3.19	DIVIDED BY ESTABLISHED PRICE	\$ 3.75	EQUALS	85.00% PERCENTAGE
DISASTER YEAR YIELD	10	X PERCENTAGE	85.00%	EQUALS	8.50 ADJUSTED YIELD

ADJUSTED YIELD WILL BE USED ON FORM 1945-26 FOR THE DISASTER YEAR YIELD





**Signature Format For LLCs and Trusts**

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Example Signature Format For LLCs

DOE FARMS, LLC:

By: \_\_\_\_\_  
JOHN Q. DOE, Manager

By: \_\_\_\_\_  
JACK Q. DOE, Manager

By: \_\_\_\_\_  
JEAN Q. DOE-SMITH, Manager

AS INDIVIDUALS:

\_\_\_\_\_  
JOHN Q. DOE, (as Individual)

\_\_\_\_\_  
JANE Q. DOE, (as Individual)

\_\_\_\_\_  
JACK Q. DOE, (as Individual)

\_\_\_\_\_  
JILL Q. DOE, (as Individual)

\_\_\_\_\_  
JAMES Q. SMITH, (as Individual)

\_\_\_\_\_  
JEAN Q. DOE-SMITH, (as Individual)

**Signature Format For LLCs and Trusts**

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Example Signature Format For Trusts

DOE FARMS FAMILY TRUST:

By: \_\_\_\_\_  
JOHN Q. DOE, Trustee and Beneficiary

By: \_\_\_\_\_  
JACK Q. DOE, Trustee and Beneficiary

By: \_\_\_\_\_  
JEAN Q. DOE-SMITH, Trustee and  
Beneficiary

By: \_\_\_\_\_  
JILL Q. DOE, Beneficiary

By: \_\_\_\_\_  
JAMES Q. SMITH, Beneficiary

By: \_\_\_\_\_  
JAMES Q. SMITH, Beneficiary

By: \_\_\_\_\_  
JOHANN Q. DOE, Trustor

AS INDIVIDUALS:

\_\_\_\_\_  
JOHN Q. DOE, (as Individual)

\_\_\_\_\_  
JANE Q. DOE, (as Individual)

\_\_\_\_\_  
JACK Q. DOE, (as Individual)

\_\_\_\_\_  
JILL Q. DOE, (as Individual)

\_\_\_\_\_  
JAMES Q. SMITH, (as Individual)

\_\_\_\_\_  
JEAN Q. DOE-SMITH, (as Individual)

\_\_\_\_\_  
JOHANN Q. DOE, (as Individual)

**Narratives**

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**Applicant Name:** \_\_\_\_\_

**A. Eligibility-** (check "YES" if applicant meets the following eligibility criteria and is eligible. Any block that is not checked "YES" or "NA" means the applicant is ineligible for EM loan assistance.)

YES	NO	NA	Legal Capacity	YES	NO	NA	
<input type="checkbox"/>	<input type="checkbox"/>		Citizenship	<input type="checkbox"/>	<input type="checkbox"/>		No Federal Judgement Liens
<input type="checkbox"/>	<input type="checkbox"/>		Family Farm/Non-Farm Enterprise	<input type="checkbox"/>	<input type="checkbox"/>		Sufficient Managerial Ability
<input type="checkbox"/>	<input type="checkbox"/>		Established Farmer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Borrower Training
<input type="checkbox"/>	<input type="checkbox"/>		Owner/Operator	<input type="checkbox"/>	<input type="checkbox"/>		No Prior Drug Conviction
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Meets Entity Requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Recovery of Duplicative Benefits
<input type="checkbox"/>	<input type="checkbox"/>		Intends to Continue Farming	<input type="checkbox"/>	<input type="checkbox"/>		Timely Loan Application
<input type="checkbox"/>	<input type="checkbox"/>		Acceptable Credit History	<input type="checkbox"/>	<input type="checkbox"/>		Qualifying Losses
<input type="checkbox"/>	<input type="checkbox"/>		Meets the Test for Other Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	No Change in Ownership Structure
<input type="checkbox"/>	<input type="checkbox"/>		No Prior Debt Forgiveness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Meets Insurance Requirement

Comments: (include remarks regarding test for other credit including the use of a guarantee)

**B. Loan Amount**

<b>Physical loss</b>	
<b>Production loss</b>	
Total EM loan	
Other FSA Loans being approved	
<b>TOTAL</b>	

Comments regarding Form FSA 1945-22, Form FSA 1945-26 and other FSA loan assistance planned:

**C. Non-FSA Credit Planned-**

Amount	Source	Purpose

Comments and verification of other planned credit:

Narrative

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**D. Purpose and use of EM funds-**

Type (PL= physical loss, (PR= production loss)	Amount	Purpose	Repayment Terms

Comments:

**A. Feasibility and Soundness of Plan**

YES	NO	NA	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is there a properly completed balance sheet?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is there a properly completed cash flow budget?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Has non-farm income been verified?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Has debt greater than \$1000.00 been verified?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does proposal address both the current year and a typical year operation?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are realistic commodity prices used and documented?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are projected yields realistic and supported by past history/performance?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are projected expenses (including family living) realistic and supported by past history?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is projected income supported and realistic?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are all debts and scheduled payments accurately listed in the plan?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the operation's projected income/expense ratio consistent with history or past trends?

Comments - (Note: document and justify any deviation to the proposed plan that is not supported by past history)

**E. EM loan security-**

Item Description	Lien Position	Value	Amount of Prior Lien	Collateral Value
<b>TOTALS</b>				

Comments -- (Note: if repayment ability is being used as security in accordance with Par. 168F, then the requirements of that section will be documented below):

**F. Loan Conditions/Requirements --**

**Future advances will authorized by:**

Narrative \_\_\_\_\_

- ☐ Borrower may request advances by phone, ordered by FLPT  
☐ Advances must be approved each time by FLM/FLO  
☐ Advances may be approved by the FLPT if in accordance with monthly budget

Estimated Closing Date \_\_\_\_\_ Interest Rate 3.75%  
 Amortization Factor \_\_\_\_\_ Number of Installments \_\_\_\_\_

Initial Advance \$ \_\_\_\_\_

☐ Yes ☐ No Is a supervised bank account to be used?

Amortized Installment \$ \_\_\_\_\_  
 or  
 Unequal Installments as follows:

Date of Installment	Principal Schedule	Total Scheduled Installment	Accrued Interest	Approximate Unpaid Principal Balance

Comments and loan closing conditions -- (document key management practices along with any financial and/or production management weakness identified and any agreements reached to correct them):

G. Narrative completed by \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_ Approved or Approval Recommended  
 \_\_\_\_ Rejection or Rejection Recommended

I certify that this loan and any unpaid principal balance of previous EM loans do not exceed my loan approval authority. Conditions are attached to the 1940-1.

\_\_\_\_\_  
 Name/Title of Loan Approval Official Date \_\_\_\_\_